

FIG. 1 (PRIOR ART)

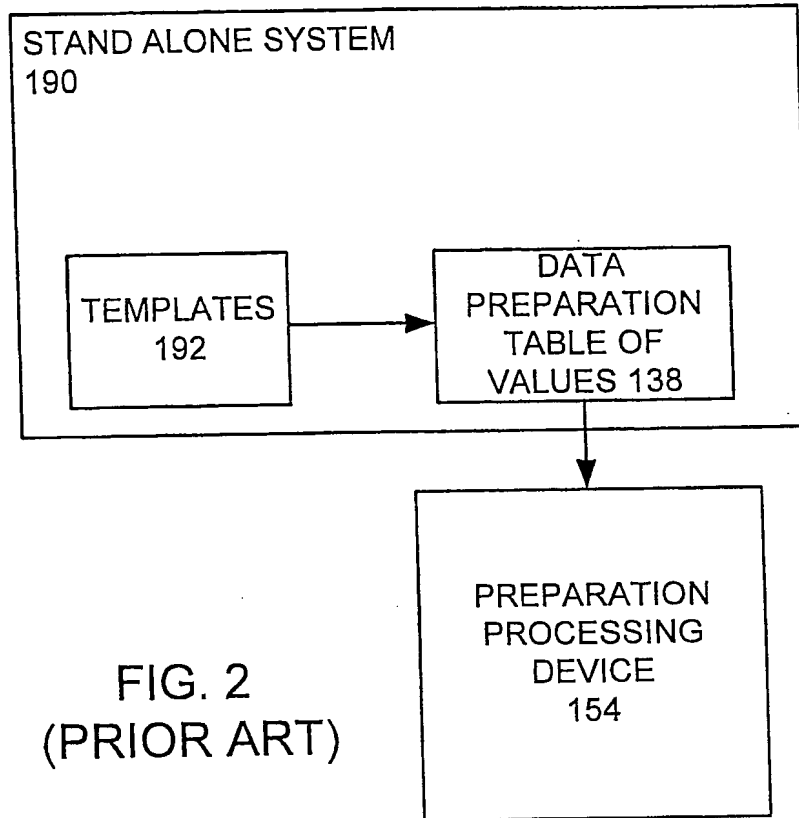


FIG. 2  
(PRIOR ART)

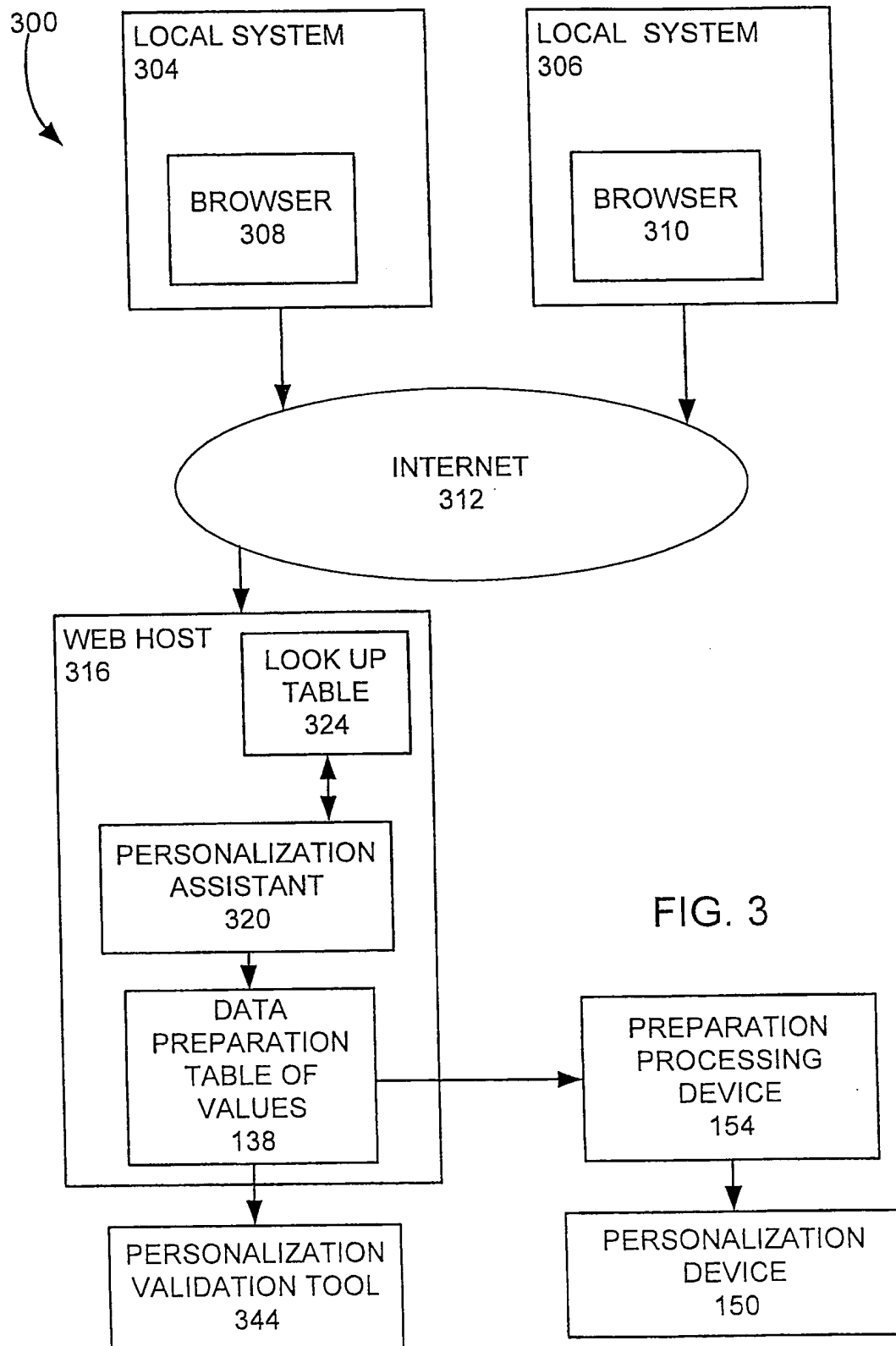


FIG. 3

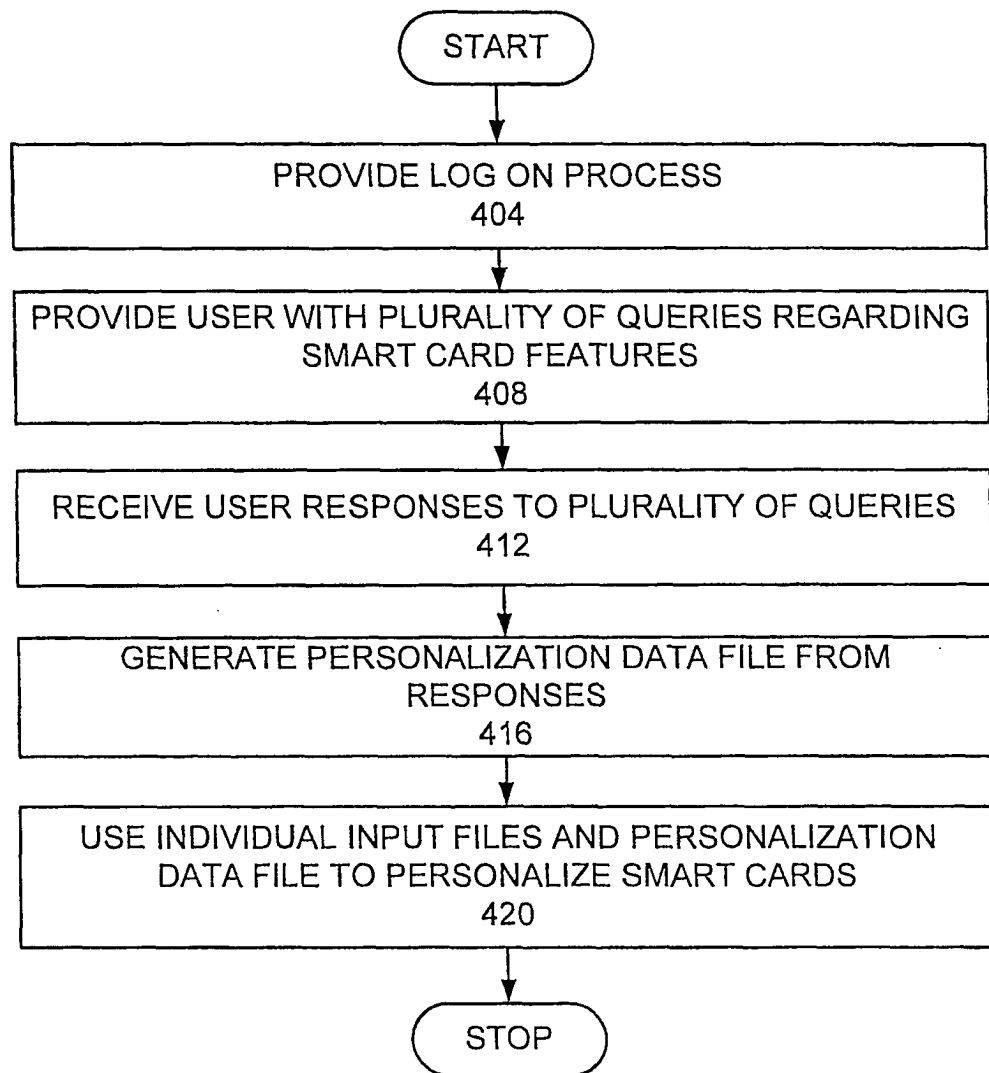


FIG. 4

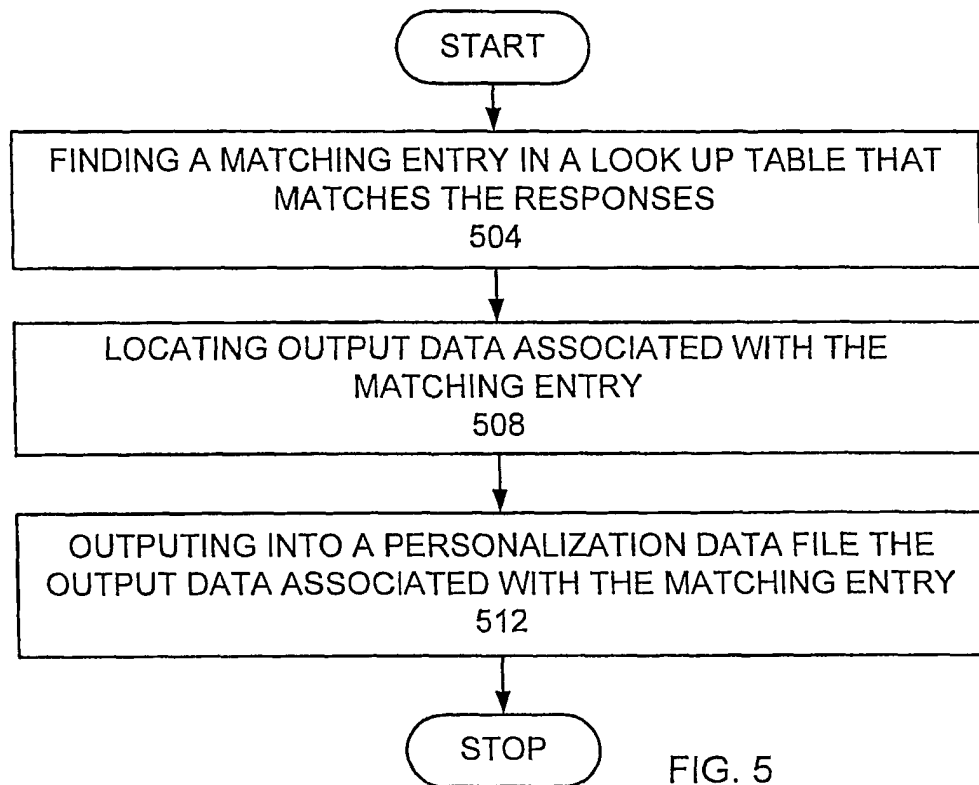


FIG. 5

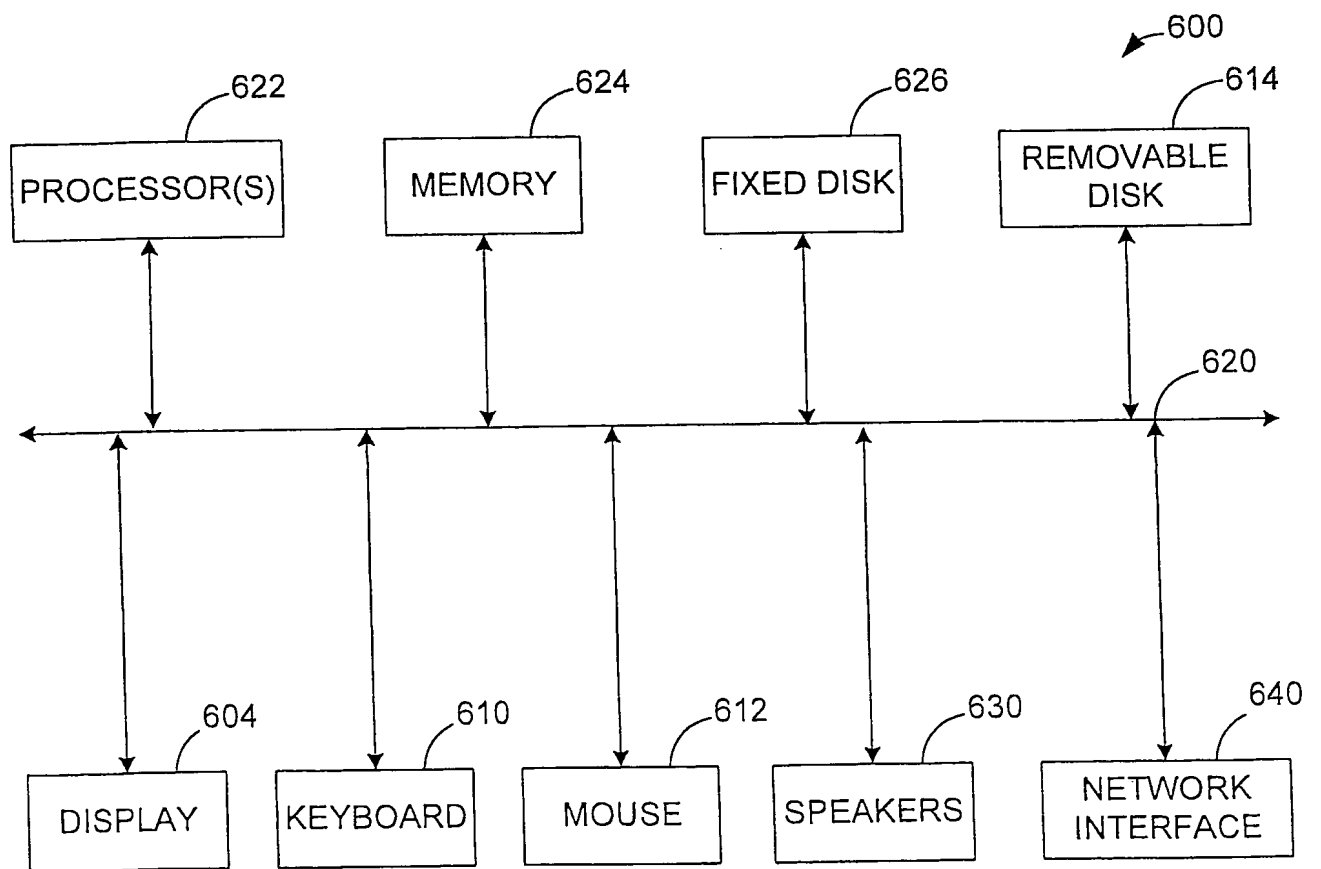
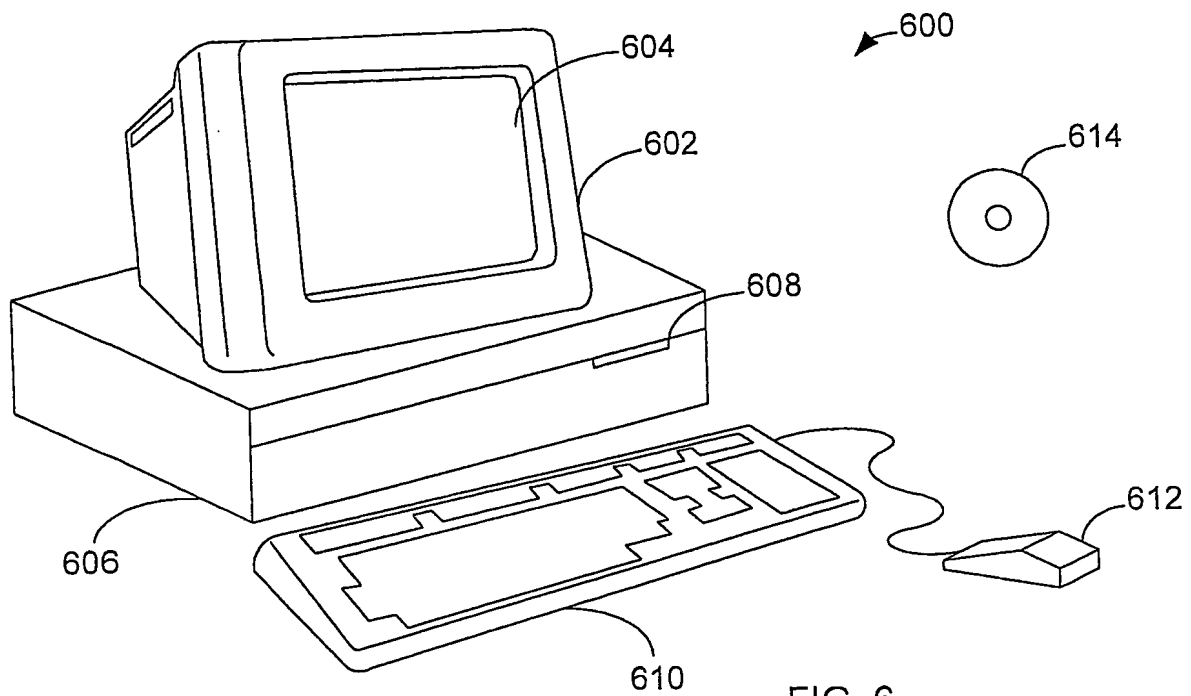


FIG. 7

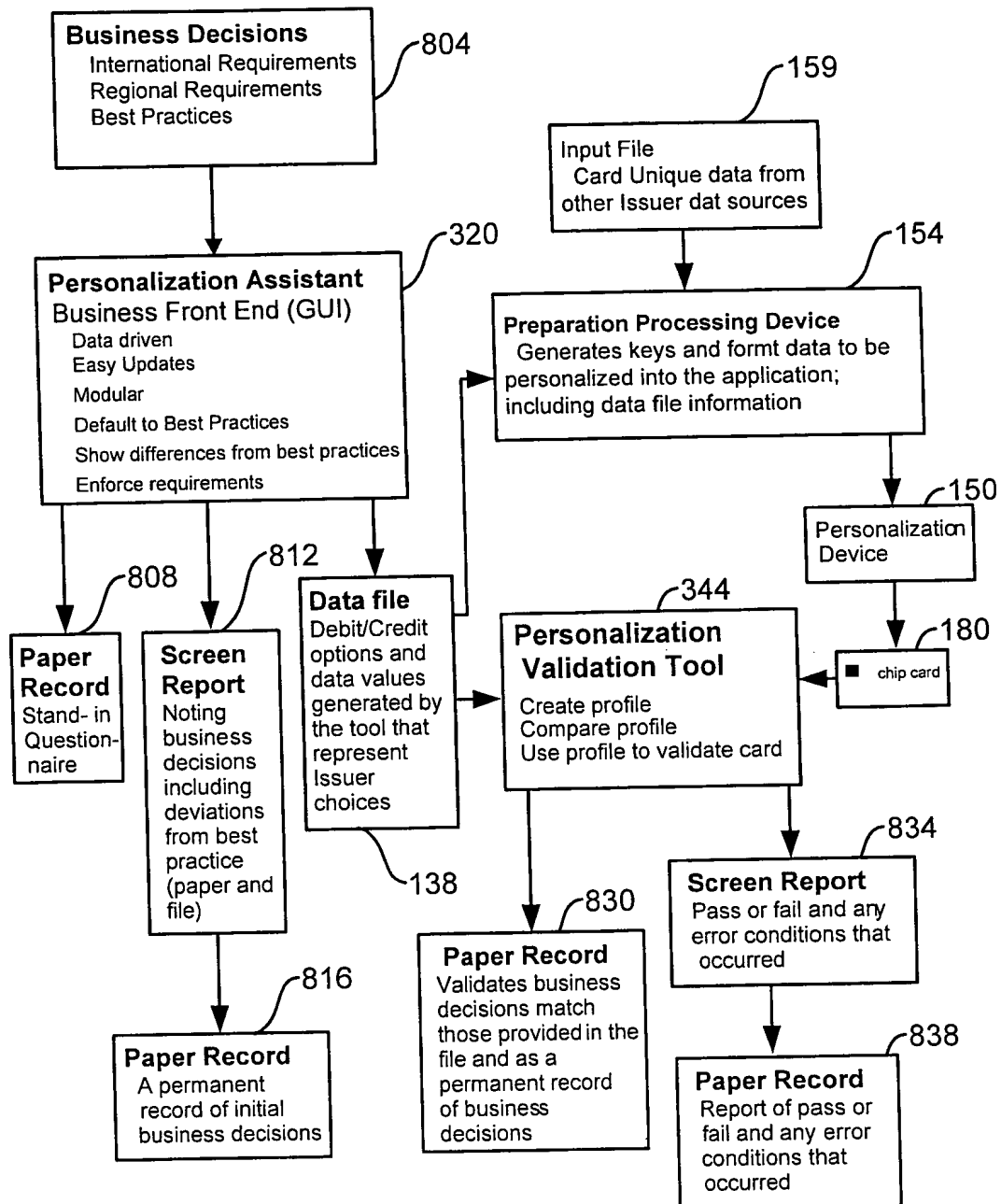


FIG. 8

# VSDC Personalization Assistant Database (Phase I):

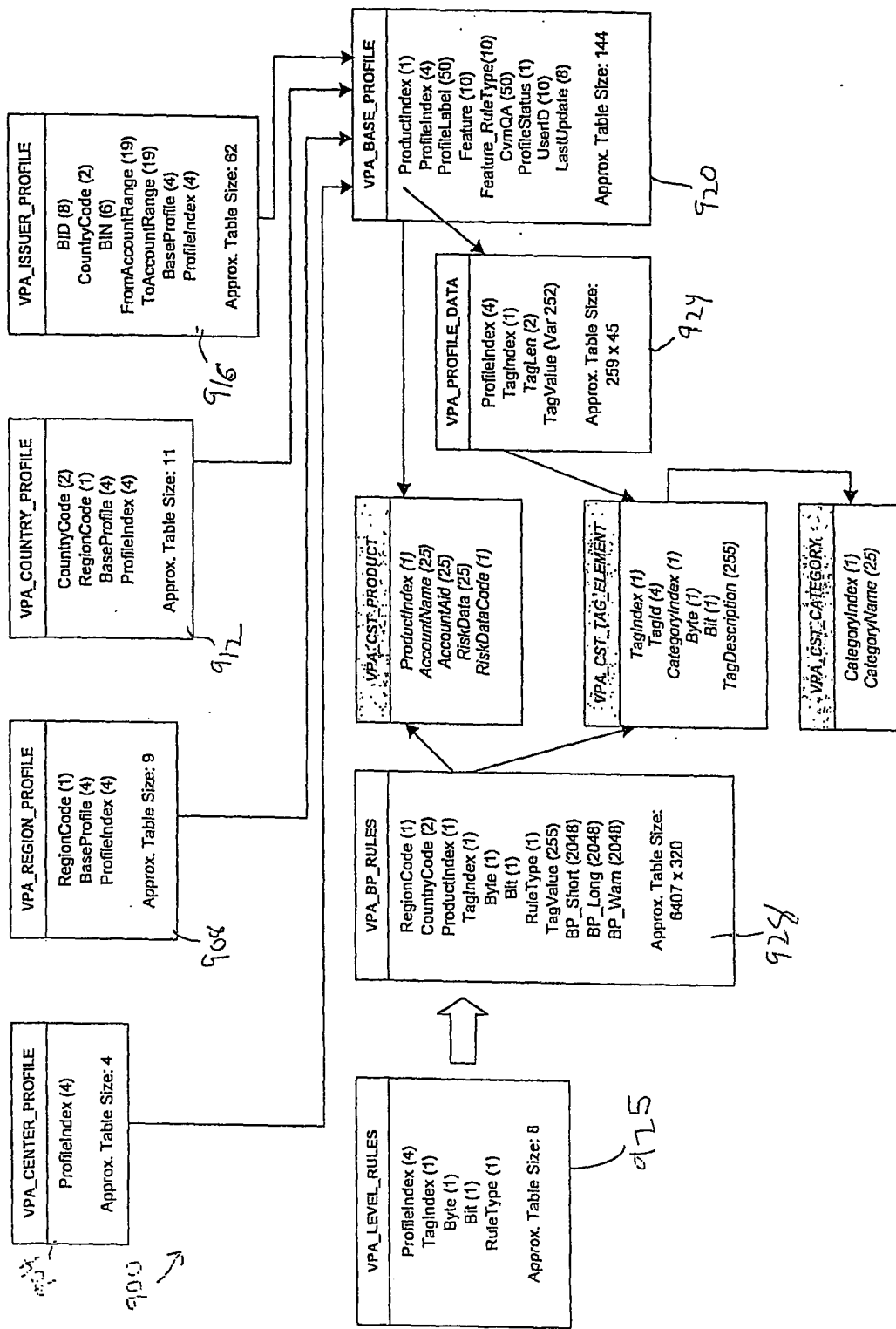


FIG.9



1004  
1008

Visa Smart Debit and Visa Smart Credit  
Visa International VSDC Personalization Assistant – Member User's Guide, version 1.0

PROFILE LISTINGS

User ID: supri2585a (Member Supervisor) Date: 08/14/10

Active Member Profiles (Full Members)

United below are your active member profiles. You may select one from this list to modify or to use as base for your new profile.

Active Profile Label	ID#	Account Range	Unique ID	Set Status
C FullVSDC-BASE	111111	1111-1111-1111-1111-1111-1111	00000000000000000000	Active
C FullVSDC-BASE	111111	1111-1111-1111-1111-1111-1111	00000000000000000000	Pending
C FullVSDC-BASE	007654	1111-1111-1111-1111-1111-1111	00000000000000000000	Pending
C FullVSDC-BASE	007654	1111-1111-1111-1111-1111-1111	00000000000000000000	Pending
C FullVSDC-BASE	007654	1111-1111-1111-1111-1111-1111	00000000000000000000	Pending
C Superbowl Base Jan 10	111111	1111-1111-1111-1111-1111-1111	00000000000000000000	Pending
C NewProfile_w_Jan10	111111	1111-1111-1111-1111-1111-1111	00000000000000000000	Pending
C NewProfile_w_Jan10	121212	1212-1212-1212-1212-1212-1212	00000000000000000000	Pending
C FullVSDC-BASE	222222	2222-2222-2222-2222-2222-2222	00000000000000000000	Pending
C FullVSDC-BASE	222222	2222-2222-2222-2222-2222-2222	00000000000000000000	Pending

1024 1020 1012 1016

At any point on this screen, the user may click on **Back** to return to the previous screen.

FIG. 10

#### 6.5.1.1 View Details

In the Profiles Listing screen, the user may select one of the profiles listed and click on the **View Details** button to obtain details on how the selected Member profile was configured. The user will be taken to the Reports Selection screen where a choice of reports may be viewed or printed. The user may also navigate through all VPA screens, but will only have read-access to the features selected. None of the selected features can be changed in this mode.

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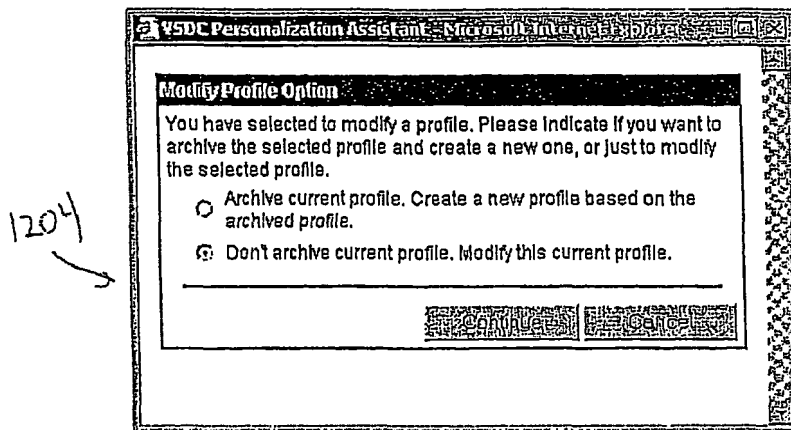
[illegible]

FIG. 11

#### 6.5.1.2 Modify Profile

From the Profiles Listing screen, the user may choose to modify one of the profiles listed. On selecting a profile and clicking on the **Modify Profile** button, the user will be presented with the following screen:

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Here the user may choose either to archive the selected profile and create a new one using the archived profile as its base, or to modify the selected profile without archiving it.

FIG. 12

**Note:**



*Profiles modified by the user will remain in a PENDING state until the configuration process has been completed. On completion of the process, the user can move the profile to an ACTIVE state.*

On making the appropriate selection, the user should click on the **Continue** button.

**6.5.1.3 Add Profile**

If the user chooses to add a new profile, a box will appear requesting the following information be entered:

- Profile Label
- Member BIN
- Account Range ('to' and 'from')

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**VSDC Personalization Assistant - Microsoft Windows**

**Start New Profile**

Please enter the required information below. These will be used to identify your new profile.

Profile Label: FullVSDC-BASE\_ccy\_mem1

Member BIN: 123456

From Range: 0000 0000 0000 0001

To Range: 0000 0000 0000 0100

SAVE CLOSE

Handwritten annotations: 1308 (points to Profile Label), 1312 (points to Member BIN), 1304 (points to From Range), 1316 (points to To Range), 1520 (points to SAVE button).

FIG.13 1520

**Note:**



New profiles added by the user will remain in **PENDING** state until the configuration process has been completed. On completion of the process, the user can move the profile to an **ACTIVE** state.

After all requested information has been entered, the user should click on the **Save** button to proceed to the next screen.

The next screen provides the user with a summary of selected VSDC features based on the default profile. For information on this screen please refer to Section 6.6.

#### 6.5.1.4 Search Profile

The 'Search Profile' feature allows the user to search from a list of 'Active' or 'Inactive' profiles over a period defined by the user. The user may search by Bank Identification Number (BIN) or Account Range.

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1404

**Search Profile Options**

Select which conditions should be used to display the list of profiles. By default, the active profiles for the last 60 days will be displayed.

☒ Show all profiles, except INACTIVE profiles

☐ Show only INACTIVE profiles

---

☒ Show profiles for the last 60 days.

☐ Show profiles by date (minimum of 60 days).

Start date (MM/DD/YY): January 1 2002

End date (MM/DD/YY): January 1 2002

---

☐ Show profiles by BIN

☐ Show profiles by Account Range

From Account Range

To Account Range

Continue Cancel

FIG. 14

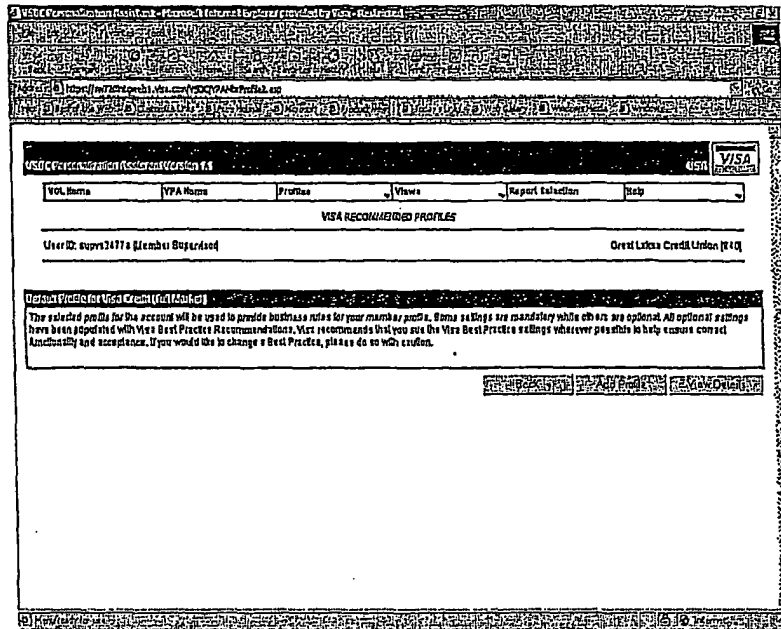
To perform a search, the user should enter the required information and click on the **Continue** button to proceed.

#### 6.5.2 Using a Visa-recommended Profile

From the Business Profile Selection screen, the user may choose a Visa-provided default profile as the base for creating their Member Profile. This option is the only one available to first time users of VPA, and in cases where no pre-defined Member Profiles exist. If this option is chosen, the user only has the options to:

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1. View Details: allows the user to view configuration details of the Visa default-profile. All functions are as described in Section 6.5.1.1 above.
2. Add Profile: allows the user to create a new profile based on a Visa default profile. All functions are as described in Section 6.5.1.3 above.




## 6.6 VSDC Feature Selection

FIG. 15

On completion of the profile selection process that defines the default profile to be used for building the new profile, VPA will present the user with the VSDC Feature Selection screen. This screen outlines the mandatory features that must be supported by the Issuer along with optional features that users can select or deselect.

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VSDC Personalization Assistant Version 1.1 

VOL Home VPA Home Profiles Views Report Selection Help

VSDC FEATURE SELECTION

User ID: supvs2585x (Member Supervisor) Demo Bank (B40)

You can use this screen to change the features supported by the profile.

Visa recommended settings are provided. If you do not need to make any changes, select Next to proceed to the next screen. If you need to make changes, check/uncheck the appropriate boxes. Once you are finished making changes, click on the Save button to save changes and remain on the current screen or click on the Next button to save changes and proceed to the next screen.

When you make changes that are in violation of a Visa best practice, a Warning box will pop up to alert you that this has taken place.

Additional information is provided with the items in blue text. You can place your cursor on the blue text to obtain a pop up containing a brief description of the item or double click on the blue text to obtain more detailed information.

1604

Selecting Your Optional VSDC Features (VSDC BASE profile) (000000000007)

Your card must support a minimum set of data and functionality as follows:

- Account Data
- Cardholder Verification Methods (CVMs)
- Terminal Risk Management
- Card Authentication

The VSDC Personalization Assistant will walk you through the personalization decisions to ensure this minimum data and functionality are supported by your card.

In addition, you can support optional features based on your market requirements. Please select from the optional features below (Visa recommended optional settings are already checked for you):

- ☒ Offline Authorization Controls
- ☒ Offline Static Data Authentication (SDA)
- ☒ Offline Dynamic Data Authentication (DDA)
- ☒ Issuer Authentication
- ☒ Issuer-Script Processing
- ☒ Visa Low-Value Payment (MLP)

Note: Your card may not be able to support all of the optional features. Prior to selecting the optional features, you should discuss your card's capabilities with your card vendor. There may be limitations to specific features or options based on the card mask or based on the version of the Visa ICC Specification (VIS) the vendor used to develop the application (also referred to as the Application Version Number).

1608 1612 1616 1620 1624

Note:



If during the process of selecting or deselecting a feature or function the user changes an option that results in a violation of a current Visa best practice, VPA will provide a warning box to the user alerting them to the violation. The user then has the opportunity to alter this selection, or to continue by ignoring the violation.

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VSDC Personalization Assistant Version 1.1

USA

VOL Home
VPA Home
Profiles
Views
Report Selection
Help

ACCOUNT USAGE CONTROLS

User ID: supvs2565a (Member SuperSod)

Demo Bank (840)

You can use this screen to specify where and how your account can be used.

Visa strongly recommends that you use the Visa recommended settings and simply proceed to the next screen by selecting Next. If you need to make changes, check/un-check the appropriate boxes. Once you are finished making changes, click on the Save button to save changes and remain on the current screen or click on the Next button to save changes and proceed to the next screen.

Determining Where and How Your Account can be Used

New Profile or New Tags 1.27 (00000000042)

	Domestic	International
➤ Cash	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
➤ Goods and Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
➤ Cashback	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Will you allow the card to be used at ATMs?

☐ No
☒ Yes

Will you allow the card to be used at terminals other than ATMs (point of sale, etc.)?

☒ No
☐ Yes

FIG.17

#### 6.6.2 Application Identification

For Issuer who choose to have more than one credit or debit application (using the same Application Identifier for each) on their card, this screen allows the user to uniquely identify each of these application using additional information referred to as the Application Identifier Extension.

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VSDC Personalization Assistant Version 1.1					USA	VISA
VOL Home	VPA Home	Profiles	Views	Report Selection	Help	
ACCOUNT IDENTIFICATION						
User ID: supvs1565a [Member Super/sad]					Demo Bank [840]	

You can use this screen to set up the account identification information.

Visa strongly recommends that you use the Visa recommended settings and simply proceed to the next screen by selecting Next. If you need to make changes, check/un-check the appropriate boxes. Once you are finished making changes, click on the Save button to save changes and remain on the current screen or click on the Next button to save changes and proceed to the next screen.

1864


Identifying Your Account		New Profile w/ New Tags 1.22 (000000000012)	
Your account is a Visa Credit account. Therefore, the Identifier for this account is:		A00000000031010	
Do you have more than 1 Visa credit/debit account on the card?		<input type="radio"/> No <input checked="" type="radio"/> Yes	
Note: A Visa credit/debit account is defined as either Visa Credit or Visa Debit – it does not include Visa Electron. Therefore, if your card only includes Visa Credit and Visa Electron (or Visa Debit and Visa Electron), you should answer No to this question.			
For cards with more than 1 Visa credit/debit account and for cards where you might add a credit/debit application to the card via a post-issuance download, you need to add additional information to this Identifier so that the terminal recognizes all of the accounts. This additional information is referred to as an extension. Please provide the extension in the space provided.		<input type="text" value="01"/>	



FIG. 18

### 6.6.3 Application Confirmation

This screen allows the user to indicate whether there are multiple payment applications on the card. If multiple applications are present, the user has the option on this screen to set the currently configure application to require that the cardholder confirm the application's use before a transaction is performed.

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VSDC Personalization Assistant Version 1.1					USA 	
VOL Home	VFA Home	Profiles	Views	Report Selection	Help	
CONFIRMING USAGE OF YOUR ACCOUNT						
User ID: supvs2565a [Member Supervisor]				Demo Bank [840]		

Confirming Usage of Your Account		New Profile w/ New Tags 1-27 (000000000012)	
<p>1904</p> <p>Do you have more than 1 Visa payment account on the card (e.g., a card with 2 Visa Credit accounts, a card with 1 Visa Debit and 1 Visa Electron account, or a card with 1 Visa Credit and 1 Visa Electron account)?</p> <p><input type="radio"/> No <input checked="" type="radio"/> Yes</p>			
<p>When there are two or more Visa payment applications on the card, you can elect to ensure that the cardholder confirms use of the application whenever the application is used – however, at least one of those applications should NOT require cardholder confirmation. If you want to require cardholder confirmation on one of your Visa payment accounts, do you want it to be on this account?</p> <p><input type="radio"/> No <input checked="" type="radio"/> Yes</p>			
<p>Note: A terminal may not support cardholder confirmation of the application. If you require cardholder confirmation of the application and the card is used at a device that does not support it, the application will not be accepted. Therefore, if you require cardholder confirmation on this application, you should NOT require it on the other Visa payment application that resides on the card. This ensures that at least one Visa payment application on the card will be accepted at terminals that do not support cardholder confirmation.</p>			
			

Note:

FIG. 19



An EMV terminal may not support cardholder confirmation. If cardholder confirmation is required on an application and the card is used at a device that does not support it, the application will not be selected. Therefore, if cardholder confirmation is required on this application, the user should NOT require it on other Visa payment applications that reside on the card. This ensures that at least one Visa payment application on the card will be accepted at terminals that do not support cardholder confirmation.

#### 6.6.4 Customizing Account Name

This screen allows the user to customize the account name of the application to be displayed in a specified language of choice, so that, in the event the terminal

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supports the language of choice, the account name would be displayed to the cardholder in that language.

2004

VSDC Personalization Assistant Version 1.1

VOL Home VPA Home Profiles Views Report Selection Help

CUSTOMIZING YOUR ACCOUNT NAME

User ID: supvs2565a (Member Supervisor) Demo Bank (840)

Customizing Your Account Name New Profile w. New Tags 1-27 (000000000042)

Where terminals support display capabilities, the account will be displayed to the cardholder as "Visa Credit". You can, however, customize the display of the account name to your cardholders. Would you like to do this? ☐ No ☒ Yes

Note: You should answer "yes" to this question if you have multiple accounts of the same type on your card (e.g., 2 Visa Credit accounts) so that these accounts can be displayed uniquely to the cardholder.

Please provide your customized account name: Visa Credit 111

From the drop down box, please select the alphabet that your customized account name should be displayed in. Latin 1 (Western European)

Profile Complete Save Cancel Next Previous


FIG. 20

#### 6.6.5 Customizing Account Language

This screen allows the Issuer to define up to four languages of choice, so that in the event the terminal in use supports any of these languages, the display messages provided by the terminal will be displayed in the chosen language.

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VSDC Personalization Assistant Version 1.1 USA 

VOL Home VPA Home Profiles Views Report Selection Help




CUSTOMIZING YOUR ACCOUNT LANGUAGE

User ID: supvs2565a (Member Supervisor) Demo Bank (840)

Customizing Your Account Language New Profile v. Revations 1.27 (000000000042)

> Where terminals support display capabilities, you can help to ensure that all messages are displayed to the cardholder in their language at devices that support their language. Would you like to do this? C No C Yes

> From the drop down box, please select your cardholder's language.

Abkhazian		English
Afar		
Albanian		

Note: You can select up to four languages to accommodate cardholders that speak one or more languages. Please be sure to select each language in the order of priority.






    

FIG. 2)

#### 6.6.6 Prioritizing the Account

This screen allows the user to set the required priority order by which the terminal should select the application, assuming that multiple payment applications are being supported on the card.

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2204  
↓

VSDC Personalization Assistant Version 1.1

VOL Home VPA Home Profiles Views Report Selection Help

PRIORITIZING YOUR ACCOUNT

User ID: supvs2585a (Member Supervisor) Demo Bank (840)

Prioritizing Your Account New Profile w/ New Tags 1 27 (000000000012)

You can prioritize your account. This ensures that higher priority accounts are displayed to the cardholder first where supported by the terminal. From the drop down box, please select a priority for this account.

Note: This value MUST be set to 01 if the account is the account on the physical magnetic stripe.

Profile Complete Save Back Next Cancel

Note:

FIG. 22




This value **MUST** be set to '01' if the account is the same one as reflected on the magnetic stripe.

#### 6.6.7 Account Risk Management Decisions

This screen allows the user to set either decline offline, send online, or decline if online unavailable for various risk management results that may be detected by the terminal during transaction processing.

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**VSDC Personalization Assistant Version 1.1** 

[VOL Home](#) [VPA Home](#) [Profiles](#) [Views](#) [Report Selection](#) [Help](#)

**ACCOUNT RISK MANAGEMENT DECISIONS**

User ID: supvs2565a [Member Supervisor] Demo Bank [840]

You can use this screen to make your account risk management decisions.

Visa strongly recommends that you use the Visa recommended settings and simply proceed to the next screen by selecting Next. If you need to make changes, check/un-check the appropriate boxes. Once you are finished making changes, click on the Save button to save changes and remain on the current screen or click on the Next button to save changes and proceed to the next screen.

**Making Your Account Risk Management Decisions** New Profile w/ New Tags 1 27 (000000000042)

For each of the following conditions at the point of transaction, indicate the action to be taken by the terminal. You can select one of the following:

- Decline Transaction Offline (declines the transaction "offline" at the point of transaction).
- Send Online (sends the transaction online to the issuer).
- Send Online and Decline If Online Unavailable (sends the transaction online to the issuer but if online is unavailable, the transaction is declined offline). This is achieved by clicking both the "Send Online" and "Decline If Online Unavailable" boxes.

If you do not indicate an action to be taken, the risk management check will not be included in the approve offline, send online, decline offline decision.

	Decline Transaction Offline	Send Online	Decline If Online Unavailable
> If the account number is listed on the terminal's exception file (a hot list of account numbers that may be resident on the terminal), what action should be taken?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
> If the card and terminal have different Application Version Numbers, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
> If the card is expired, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
> If the service is NOT allowed for the card product, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
> If the transaction amount is above the terminal floor limit, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
> If the terminal randomly selects a transaction for online processing, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
> If the merchant forces the transaction online to the issuer, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[Profile Complete](#) [Save](#) [Back](#) [Next](#) [Cancel](#)

## 6.6.8 Offline Risk Management Controls

This screen allows the user to specify whether the card, terminal or both should perform velocity checking.

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**You can use this screen to specify your Online Authorization Control options.**

2404

**Defining Your Offline Risk Management Controls** New Profile v1 New Page 1 27 (000000000002)

With VSDC, you can manage your risk on offline transactions by specifying that certain transactions (based on limits and thresholds) are sent online to the issuer. To provide the greatest amount of security, these risk checks can be performed by both the card and terminal. Please specify if you want these risk checks to be performed by the card and/or terminal by answering the following questions:

➤ Do you want the card to perform risk management checks at the point of transaction based on limits and thresholds that you specify? ☐ No ☒ Yes

Note: Visa strongly recommends that you answer yes to this question.

➤ Do you want the terminal to perform risk management checks at the point of transaction based on limits and thresholds that you specify? ☐ No ☒ Yes

FIG. 24



*Visa strongly recommends that the user select the card to perform velocity checking.*

#### 6.6.8.1 Offline Limits and Thresholds – Card and Terminal Velocity Checking

This screen allows the user to select the appropriate Counter Limits, Amount Limits, Secondary Currency definitions, etc. that are required for Card and Terminal Velocity Checking.

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VSDC Personalization Assistant Version 1.1
USA

VOL Home
VPA Home
Profiles
Visas
Report Selection
Help

OFFLINE LIMITS AND THRESHOLDS

User ID: supv2585a (Member Supervisor)
Demo Bank (840)

You can use this screen to set up your offline limits and thresholds.

Visa best practices and recommended settings are provided. If you do not need to make any changes, select Next to move to the next section. Once you have made your selection, click on the Save button to save the changes or click on the Next button to save changes and move on to the next section.

Defining Your Offline Limits and Thresholds
How Profile is How Tolls 1-27 (000000000042)

**Defining Your Offline Transaction Limits**

1. Please provide the number of consecutive offline transactions allowed before an online transaction is required. 2  
Note: This value cannot go below 2.

2. Please provide the number of consecutive offline transactions allowed before declining the transaction when an online transaction cannot be completed. 2

3. Do you wish to control the total number of offline international transactions allowed before declining a transaction when an online authorization cannot be completed? ☐ No ☒ Yes  
Note: For this check, international transactions are those in a currency different from the card's currency code.  
Please provide this number in the space provided. 2

4. Do you wish to control the total number of offline international transactions allowed before an online authorization is required? ☐ No ☒ Yes  
Note: For this check, international transactions are those originating at a terminal in a country that is not the country of card issuance.  
Please provide this number in the space provided. 4

**Defining Your Offline Amount Limits**

5. Do you wish to control the cumulative amount of offline transactions allowed in the card's currency before an online authorization is required? ☐ No ☒ Yes  
Please provide this amount limit in the space provided. 000000000005

6. Do you wish to control the cumulative amount of offline transactions allowed in the card's currency before declining a transaction when an online authorization cannot be completed? ☐ No ☒ Yes  
Please provide the cumulative amount over which a decline is generated in the space provided. 000000000006

**Defining Your Offline Amount Limits in A Secondary Currency**

7. Do you wish to control the cumulative amount of offline transactions allowed in either the card's primary currency or a secondary currency before an online authorization is required? ☐ No ☒ Yes  
Please provide the secondary currency in the space provided. US Dollar

8. What is the relationship between the secondary currency and the card's primary currency, that is, how many units of the primary currency are equal to a single unit of the secondary currency? 0.019  
Please provide the multiplication factor for going from the secondary currency to the primary currency in the space provided. 19  
Please provide the number of digits of this factor that are to the right of the decimal point in the space provided. 3  
For example: If one unit of the secondary currency is .019 units of the primary currency, the multiplication factor is 19 and the number of digits to the right of the decimal point is 3.

9. What is the cumulative amount of transactions in the card's primary currency or in the secondary currency allowed prior to requiring an online authorization? This amount limit should be provided in the card's primary currency. 000000000789

Profile Complete
Save
Back
Next
Cancel

FIG. 25

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### 6.6.9 Account Effective Date Checking

This screen allows the user to determine if an Application Effective Date is required on the account and the action to be taken if the cardholder attempts to use the card before the account becomes effective.

2604  
↓

VSDC Personalization Assistant Version 1.1					USA	VISA								
Vol Home	VPA Home	Profiles	Views	Report Selection	Help									
CHECKING ACCOUNT EFFECTIVE DATE														
User ID: supvs2565a (Member Supervisor)				Demo Bank (840)										
<p>You can use this screen to make your offline risk management decisions related to Online Authorization Controls.</p> <p>Visa strongly recommends that you use the Visa recommended settings and simply proceed to the next screen by selecting Next. If you need to make changes, check/un-check the appropriate boxes. Once you are finished making changes, click on the Save button to save changes and remain on the current screen or click on the Next button to save changes and proceed to the next screen.</p>														
<p><b>Checking Account Effective Date</b> New Profile w/ New Terms 1 27 (000000000042)</p> <p>For each of the following conditions at the point of transaction, indicate the action to be taken by the terminal. You can select one of the following:</p> <ul style="list-style-type: none"> <li>Decline Transaction Offline (declines the transaction "offline" at the point of transaction).</li> <li>Send Online (sends the transaction online to the issuer).</li> <li>Send Online and Decline If Online Unavailable (sends the transaction online to the issuer but if online is unavailable, the transaction is declined offline). This is achieved by clicking both the "Send Online" and "Decline If Online Unavailable" boxes.</li> </ul> <p>If you do not indicate an action to be taken, the risk management check will not be included in the approve offline, send online, decline offline decision.</p> <p>➤ In addition to the expiration date, you can include the effective date on the card. Are you planning to do this? (Y/N) <input type="radio"/> No <input checked="" type="radio"/> Yes</p> <table border="1"> <thead> <tr> <th>Offline Risk Management Decisions</th> <th>Decline Transaction Offline</th> <th>Send Online</th> <th>Decline If Online Unavailable</th> </tr> </thead> <tbody> <tr> <td>➤ If the account is not yet effective, what action should be taken?</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table> <p>Note: If you support the effective date, you will need to merge the effective date (along with the other account and cardholder data) with the output file from this tool.</p>							Offline Risk Management Decisions	Decline Transaction Offline	Send Online	Decline If Online Unavailable	➤ If the account is not yet effective, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Offline Risk Management Decisions	Decline Transaction Offline	Send Online	Decline If Online Unavailable											
➤ If the account is not yet effective, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
Profile Complete		Save Back Next Cancel												

FIG. 26

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## 6.6.10 Offline Risk Management Decisions

This screen allows the user to set either decline offline, send online, or decline if online unavailable for various offline risk management results that may be encountered by the terminal during transaction processing. Example include; if the card is new, if card data is missing and if the lower and upper limits specified by the user for offline use have been exceeded.

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VSDC Personalization Assistant Version 1.1

USA VISA

VOL Home VPA Home Profiles Views Report Selection Help

OFFLINE RISK MANAGEMENT DECISIONS

User ID: supva2565a (Member Supervisor) Demo Bank (840)

You can use this screen to make your offline risk management decisions related to Offline Authorization Controls.

Visa strongly recommends that you use the Visa recommended settings and simply proceed to the next screen by selecting Next. If you need to make changes; check/un-check the appropriate boxes. Once you are finished making changes, click on the Save button to save changes, and remain on the current screen or click on the Next button to save changes and proceed to the next screen.

**Making Your Offline Risk Management Decisions** New Profile vs New Taps: 1-27 (000000000042)

For each of the following conditions at the point of transaction, indicate the action to be taken by the terminal. You can select one of the following:

- Decline Transaction Offline (declines the transaction "offline" at the point of transaction).
- Send Online (sends the transaction online to the issuer).
- Send Online and Decline If Online Unavailable (sends the transaction online to the issuer but if online is unavailable, the transaction is declined offline). This is achieved by clicking both the "Send Online" and "Decline If Online Unavailable" boxes.

If you do not indicate an action to be taken, the risk management check will not be included in the approve offline, send online, decline offline decision.

Making Your Offline Risk Management Decisions	Decline Transaction Offline	Send Online	Decline If Online Unavailable
~ If the card is being used for the first time (new card), what action should be taken?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
~ If chip-related data is missing from the card, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
~ If the lower limit defined on the card which allows a specific number of offline transactions to take place is reached, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
~ If the upper limit defined on the card which allows a specific number of offline transactions to take place is reached, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
~ If the transaction is declined offline, should an advice be created? (Y/N)	<input type="radio"/> No <input checked="" type="radio"/> Yes		

Profile Complete Save Back Next Cancel

FIG. 27

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### 6.6.11 Cardholder Verification Methods

VPA offers the user a choice of two methods for preparing their Cardholder Verification Methods List.

- Method 1: VPA provides a series of questions, and based on the user's response, the tool will generate the appropriate CVM List.
- Method 2: The user creates their own CVM List.

2804

VSDC Personalization Assistant Version 1.1

USA VISA

VOL Home VPA Home Profiles Views Report Selection Help

CARDHOLDER VERIFICATION METHODS (CVMS)

User ID: supvs2585a (Member Supervisor) Demo Bank (B40)

Defining Your Cardholder Verification Method Options New Profile or New Tags 1 27 (000000000042)

You need to communicate the cardholder verification methods that your card supports (such as signature, Offline PIN, and Online PIN) to the terminal during a transaction. This is accomplished through the Cardholder Verification Method (CVM) List that you personalize on your card.

The VSDC Personalization Assistant helps you create your CVM List in two different ways:

With Method 1, the VSDC Personalization Assistant asks you a series of easy questions about the cardholder verification methods you want to support and then automatically builds the list for you.

With Method 2, you can create your own CVM List.

Note: You should only use Method 2 if you are knowledgeable about CVM Lists. In addition, if you use Method 2, your CVM List must be approved by your Visa region prior to personalization.

Please select either Method 1 or Method 2.

Method 1 Method 2

Note:

FIG. 28



Visa **STRONGLY** recommends the use of Method 1. Method 2 should only be used if the user is sufficiently knowledgeable about CVM Lists processing. In addition, if Method 2 is used, the Visa regional office must review the chosen CVM List prior to profile activation.

If either of the CVM Methods indicates Offline PIN support, the user will be provided with a screen to allow the entry of the PIN Try Limit and the action to be

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taken in the event the cardholder exceeds the PIN Try Limit during transaction processing.

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Visa Smart Debit and Visa Smart Credit Personalization Assistant - Member User's Guide, version 1.0

VSDC Personalization Assistant Version 1.2

VSDC Home VPA Home Profile Views Report Selection Help

CARDHOLDER VERIFICATION METHOD OPTIONS

User ID: change@polymarket.com Visa International (P40)

Pleasee select or select registered data. Best Practices and Visa recommended values are used as defaults. Once you have made your selection, click on the Apply button to save the changes or click on the Next button to save changes and move on to the next section.

Cardholder and Online Options

VSDC BASE RULE-ON credit card (recommended)

Please provide the number of PIN tries allowed: 1 UPP

Determine the application currency code: US Dollar UPP

Apply Next Back Cancel

FIG. 29


#### 6.6.11.1 CVM Method 1

CVM Method 1 presents the user with a series of business-oriented questions. The user's responses to these questions will allow VPA to generate the appropriate CVM List. The user can view the CVM List generated by VPA on the Summary screen.

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3004  
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VSOC Personalization Assistant Version 1.1

USA 

VOL Home	VFA Home	Profiles	Views	Report Selection	Help
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CVM ASSISTANT QUESTIONNAIRE METHOD 1

User ID: supvs2565a (Member Supervisor)Demo Bank (840)

CVM Assistant

New Profile or New Tags 1 27 (00000000000042)

You must answer each of the following questions related to cardholder verification so that the VSOC Personalization Assistant can create an appropriate CVM List for your account.

➤ Do you require separate CVM Lists for domestic and international transactions? ☒ No ☐ Yes

Note: This question allows you to support two CVM Lists on a single application not on two separate applications. For most situations, Visa does not recommend that you configure your card with two CVM Lists as a single CVM List is flexible enough to handle most scenarios.

Profile Complete

Save Back Next Cancel

FIG. 30

3104  
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**VSDC Personalization Assistant Version 1.1** **USA** **VISA**

**VOL Home** **VPA Home** **Profiles** **Views** **Report Selection** **Help**

**CVM ASSISTANT QUESTIONNAIRE METHOD 1**

User ID: supvs2565a (Member Supervisor) Demo Bank (840)

**CVM Assistant** **New Profile or New Tags 1.27 (00000000012)**

You must answer each of the following questions related to cardholder verification so that the VSDC Personalization Assistant can create an appropriate CVM List for your account.

Will you allow your cardholder to be validated using Offline Plaintext PIN? ☐ No ☒ Yes

Will you allow your cardholder to be validated using Offline Enciphered PIN? If you decide to support Offline Enciphered PIN, it is strongly recommended that you also support Online Plaintext PIN. ☐ No ☒ Yes

ATMs supporting both Online PIN and Offline PIN, should Offline PIN be used instead of Online PIN? ☐ No ☒ Yes

Will you allow Offline PIN to be used for manual cash OR purchase transactions with cash back? ☐ No ☒ Yes

Will you allow Signature to be used for manual cash and purchase transactions with cash back? ☐ No ☒ Yes

Will you allow Online PIN to be used for purchase transactions without cash back? ☐ No ☒ Yes

Since you answered yes to allow Online PIN for purchase transactions without cashback, do you prefer Online PIN to be used as the cardholder verification method for purchase transactions without cashback when the device supports both Online PIN and signature? ☐ No ☒ Yes

Note: When you answer yes, you are stating that you prefer Online PIN to be used for purchase transactions without cash back when the device supports both Online PIN and signature. When you answer no, you are stating that you prefer Signature to be used for purchase transactions without cash back when the device supports both Online PIN and signature.

**Profile Complete** **Save** **Cancel** **Print** **Exit**

FIG. 31

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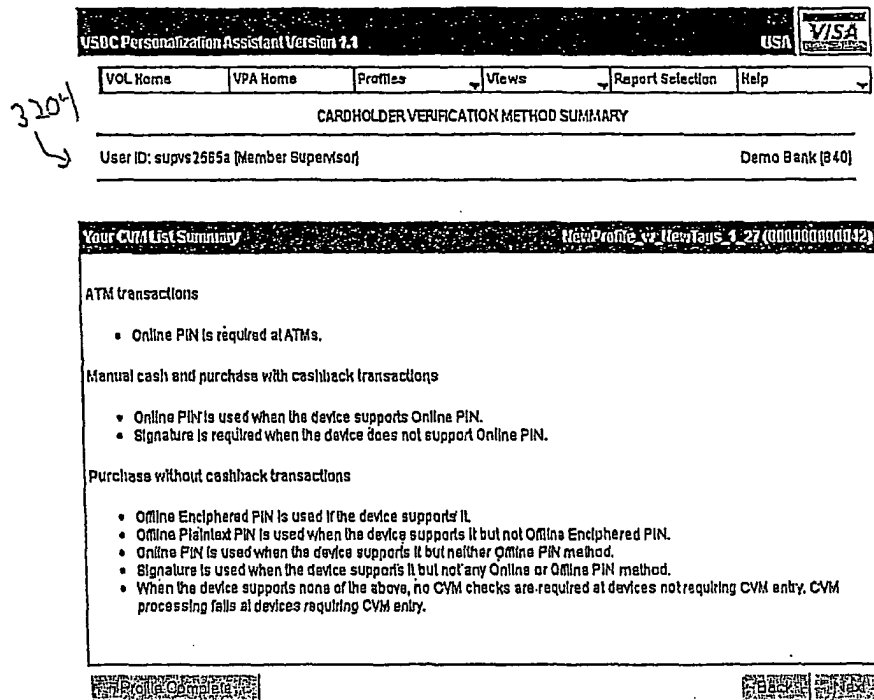


FIG. 32

#### 6.6.11.2 CVM Method 2

CVM Method 2 offers the user flexibility in constructing their CVM List. Because of the complex nature of CVM List processing and the potential for creating problems in interoperability if suitable CVM List is not selected, Method 2 includes a feature to allow Visa to review and validate the CVM List created by the user, prior to its inclusion in the Member profile. The Member profile cannot be activated until the CVM List has been reviewed by Visa.

VPA uses e-mail to facilitate the communication to Visa. The designated Visa contact will be notified by e-mail of a request to review the CVM List. The user will also be notified by e-mail of Visa's approval or decline of the chosen CVM List.

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VSDC Personalization Assistant (Version 1.1)

Vol Home VPA Home Profiles Views Report Selection Help

CARDHOLDER VERIFICATION METHOD 2

User ID: supvs2565a [Member Supervisor] Demo Bank (240)

Please select or enter required data. Best Practices and Visa recommended values are used as defaults. Once you have made your selection, click on the Apply button to save the changes or click on the Next button to save changes and move on to the next section.

Cardholder Verification Methods New Profile v. New Page 1.27 (000000000012)

The CVM List contains two amount fields that the terminal may use to determine the CVM to use for a transaction. These amount fields are called Amount X and Amount Y. A CVM entry in the CVM List may contain a CVM condition that specifies that the CVM is used only if the transaction amount is over Amount X, CVM conditions are also available for under Amount X, over Amount Y, and under Amount Y. These amount-related conditions are only considered when the transaction currency is the same as the application currency.

Visa does not recommend the use of the amount-related CVM conditions. When these CVM conditions are not used, Amount X and Amount Y should be defined as zero.

• This is the CVM list for: For Both Domestic and International CVM [X]  
 • The first amount field (specified as "X"): 0000000000  
 • The second amount field (specified as "Y"): 0000000000  
 • Determine the application currency code: Afghan [X]

Priority Choose the Cardholder Verification Method to use: Choose when to use this verification method: Choose the action to take if this cardholder verification is not successful:

1 Fail CVM processing Always Fail cardholder verification if this CVM [X]

Apply Complete Save Back Cancel

FIG. 33

#### 6.6.12 CVM Risk Management Decisions

This screen provides the options for the user to set either decline offline, send online, or decline if online unavailable for various CVM Risk Management results that a terminal may encounter during transaction processing. In addition, other actions may be requested, such as the blocking of the application, etc. based on results of CVM processing.

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VSDC Personalization Assistant (Version 1.1)

USA VISA

VOL Home VPA Home Profiles Views Report Selection Help

CARDHOLDER VERIFICATION RISK MANAGEMENT DECISIONS

User ID: supys2565a (Member Supervisor) Demo Bank: (840)

You can use this screen to make your risk management decisions related to cardholder verification.

Visa strongly recommends that you use the Visa recommended settings and simply proceed to the next screen by selecting Next. If you need to make changes, check/un-check the appropriate boxes. Once you are finished making changes, click on the Save button to save changes and remain on the current screen or click on the Next button to save changes and proceed to the next screen.

Waiting Your Cardholder Verification Risk Management Decisions (New Profile by Revision: 1-27 000000000042)

For each of the following conditions at the point of transaction, indicate the action to be taken by the terminal. You can select one of the following:

- Decline Transaction Offline (declines the transaction "offline" at the point of transaction).
- Send Online (sends the transaction online to the issuer).
- Send Online and Decline if Online Unavailable (sends the transaction online to the issuer but if online is unavailable, the transaction is declined offline). This is achieved by clicking both the "Send Online" and "Decline if Online Unavailable" boxes.

If you do not indicate an action to be taken, the risk management check will not be included in the approve offline, send online, decline offline decision.

Cardholder Verification Risk Management Decisions	Decline Transaction Offline	Send Online	Decline if Online Unavailable
1. If cardholder verification is not successful, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. If one of the cardholder verification methods in the card's CVM List is not recognized by the terminal, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Making Your PIN Pad Risk Management Decisions

1. If Offline PIN is required and the PIN pad is not working or not present, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. If Offline PIN is required and the PIN pad is present but the cardholder's PIN is not entered, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Making Your PIN Try Limit Risk Management Decisions

1. If the Offline PIN Try Limit is exceeded, what action should be taken?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. If the Offline PIN Try Limit is exceeded on the current transaction and the transaction is declined offline, should an advice be created?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
3. If the Offline PIN Try Limit is exceeded on the current transaction, should the application be blocked?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
4. If the Offline PIN Try Limit is exceeded on the previous transaction, should the transaction be declined offline?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
5. If the Offline PIN Try Limit is exceeded on the previous transaction, should the transaction be transmitted online?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
6. If the PIN Try Limit is exceeded on the previous transaction, should the transaction be declined offline if online transmission is not possible?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
7. If the Offline PIN Try Limit is exceeded on the present transaction, should the transaction be declined and the application be blocked?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	

Prime Complete Save Back Next Cancel

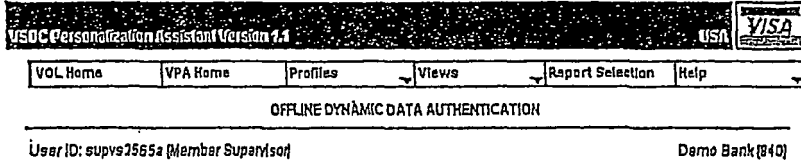
FIG. 3-1

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### 6.6.13 Offline Dynamic Data Authentication

This screen allows the user to determine if additional terminal-based data elements should be used during the Dynamic Data Authentication process. The EMV specifications require that at minimum, a randomly generated Unpredictable Number be used, but the user may specify additional data elements.

3504



You can use this screen to specify information related to Offline Dynamic Data Authentication.

You can use the Visa recommended settings by selecting Next or you can make changes. Once you are finished making changes, click on the Save button to save changes and remain on the current screen or click on the Next button to save changes and proceed to the next screen.

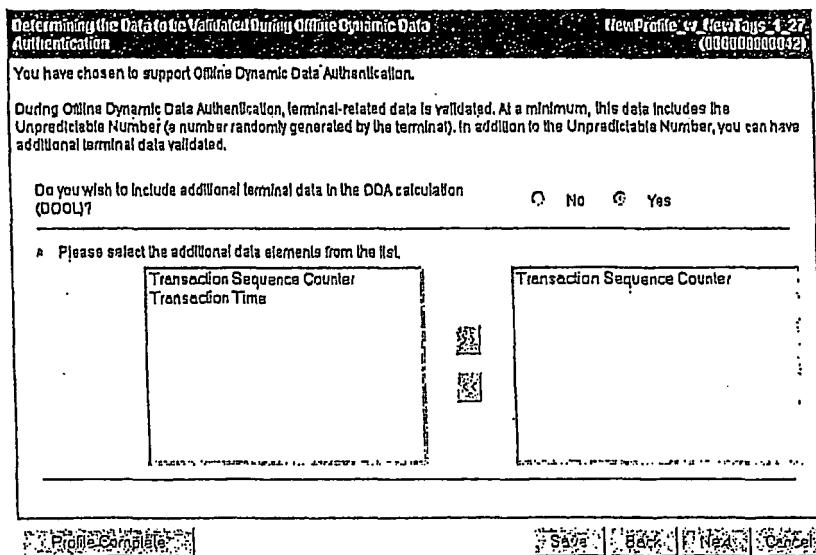


FIG. 35

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## 6.6.15 Card Authentication Options

This screen allows the user to select the appropriate Cryptogram Version Number for the Application Cryptogram that may be sent online to validation by the Issuer or by VisaNet. Visa currently support three version numbers; 10, 12 and 14. The screen provides a detailed description on each of these version numbers.

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VSDC Personalization Assistant Version 1.1

VOL Home VPA Home Profiles Views Report Selection Help

CARD AUTHENTICATION OPTIONS

User ID: supvs2565a (Member SuperVisor) Demo Bank (840)

You can use this screen to specify your Card Authentication options.

Please select or enter required data. Best Practices and Visa recommended values are used as defaults. Once you have made your selection, click on the Save button to save the changes or click on the Next button to save changes and move on to the next section.

Defining Your Card Authentication Options New Profile w/ New Tags (1-27 (00000000000012))

Visa supports three methods for creating an Application Cryptogram (a cryptogram that is sent online to the issuer in the authorization message). Each method is identified by a Cryptogram Version Number.

Please indicate the Cryptogram Version Number you will support. Cryptogram Version Number 10

Cryptogram Version Number 10 is Visa's standard method for creating an Application Cryptogram. It indicates the set of data used to generate the cryptogram. This method supports eleven mandatory data elements. With Cryptogram Version Number 10, the cryptogram can be validated by VisaNet.

Cryptogram Version Number 12 can be used for domestic cryptogram definition, to support issuers in markets where the acquiring infrastructure for chip is not yet in place, or where issuers want to move to market quickly and later migrate to a more robust VSDC product. With Cryptogram Version Number 12, the cryptogram cannot be validated by VisaNet.

Cryptogram Version Number 14 is offered as an option for issuers that wish to minimize use of the card's Unique Derivation Key (UDK). With Cryptogram Version Number 14, a 16-byte session key is generated with each transaction using the session key from the previous transaction and the Application Transaction Counter. With Cryptogram Version Number 14, the cryptogram cannot be validated by VisaNet.

Profile Complete Save Back Next Cancel

FIG.37

## 6.6.16 Issuer Authentication Options

This screen allows the user indicate whether Issuer Authentication should be performed as an optional feature or should be mandatory. It also provides the

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385!

**You can use this screen to define your Issuer Authentication options.**






Setting Your Issuer Authentication Options		New Profile > New Trans > 1-27 (000000000000)
You have elected to support Issuer Authentication.		
▶ Please indicate whether Issuer Authentication is mandatory or optional on your card.	<input type="radio"/> Optional <input checked="" type="radio"/> Mandatory	
▶ If Issuer Authentication is performed and failed, should the next transaction be sent online?	<input type="radio"/> No	<input checked="" type="radio"/> Yes
▶ If Issuer Authentication is performed and failed, should the transaction be declined?	<input type="radio"/> No	<input checked="" type="radio"/> Yes
▶ If transaction was declined because Issuer Authentication failed or was not performed, should an advice be created?	<input type="radio"/> No	<input checked="" type="radio"/> Yes
    		

FIG. 38

#### 6.6.17 Issuer Script Risk Management Decisions

This screen allows the user to indicate whether the next transaction should be sent online following the VSOC application's failure to process an Issuer Script.

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3904  
↳

FIG. 39

#### 6.6.18 Visa Low-value Payment Feature

Visa Low-value Payment is an optional VSDC feature that provides quick offline transaction processing for small-ticket purchases in single-currency markets. The VLP Feature Selection screen allows the user to select or change features associated with VLP.

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#### 6.6.18.1 VLP CVM Assistant

FIG. 40

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FIG. 41

FIG. 42

**VISA® Personal Assistant** • Microsoft Internet Explorer provided by Visa - Restricted

<http://www.visa.com/VSCC/vPAL/PAL.htm>

**VISC Personal Assistant Version 1.0** Internet  
VISA  
PERSONAL ASSISTANT

VOL Home	VPA Home	Profiles	News	Report Selection	Help
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---

**CYB ASSISTANT QUESTIONNAIRE**

User ID: changem International Administration Visa International BSAI

---

**CYB Questionnaire** VISCORSEQUESTAN CREDIT CARD (0000000000)

You must answer each of the following questions related to cardholder verification so that the VISC Personalization Assistant can assign an appropriate CYB Level for your account.

- Will you allow your cashholder to be validated using Offline Plaintext PIN on VLP transactions? G No    G Yes
- Will you allow your cashholder to be validated using Offline Enciphered PIN on VLP transactions? If you decide to support Offline Enciphered PIN, it is strongly recommended that you also support Offline Protected PIN. G No    G Yes

---

Self-Administered Cardholder Account Management  
VISA Profile Complete

[Search] [Back] [Next] [Cancel]

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Note:



Visa recommends that the same cardholder verification methods used for VSDC be also applied to VLP. Users are therefore recommended to answer "yes" to the question above.

If the user chooses to use the same cardholder verification methods for both VSDC and VLP, the following screen will appear:

43041


6.6.18.2 VLP Codes and Limits

FIG. 43

This screen allows the user to select the appropriate VLP Authorization Code, VLP Funds Limit and to indicate whether or not VLP Single Transaction Limit should apply.

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VSDC Personalization Assistant Version 1.1



VOL Home
VPA Home
Profiles
Views
Report Selection
Help

VLP CODE AND LIMITS

User ID: supys2565a (Member SuperVisor)
Demo Bank (840)

4404  
6

You can use this screen to define your VLP settings.

Please select or enter required data. Best Practices and Visa recommended values are used as defaults. Once you have made your selection, click on the Save button to save the changes or click on the Next button to save changes and move on to the next section.

Determining Your VLP Data Settings
New Profile v. New Page 1-27 (000000000042)

You need to provide some additional information for VLP.

➤ The VLP Authorization Code is a 3 digit code preceded by "VLP".

VLP

123

Note: This code is either provided by the Issuer or dynamically generated by the application. Please check with your application vendor to determine if your VSDC application generates this value. If your VSDC application dynamically generates this value, leave this space blank. If not, please provide the authorization code in this space.

➤ The VLP Funds Limit is mandatory. Please provide the limit in the space provided.

00000000011

➤ Visa recommends that you also support a VLP Single Transaction Limit. Do you want to support it?

☒ No
☐ Yes

➤ Please provide your VLP Single Transaction Limit in the space provided.

000000007193

Profile Complete

Save
Back
Next
Cancel

FIG. 44

## 6.7 VPA Output Options

On completion of the profile creation process, the user will be taken to an Output Options screen. On this screen, the user may choose from a number of options for creating reports or output files.

The reports and output files include:

- Business Report
- Technical Report
- Data Preparation Output File
- VisaNet Stand-In Options Report

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The contents of all reports are based on the responses made by the user to all the business questions.

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VSDC Personalization Assistant Version 1.1

USN VISA

VCL Home VPA Home Profiles Views Report Selection Help

REPORT SELECTION

User ID: supvs2565a (Member Supervisor) Demo Bank (B40)

Report Types New Profile w/ New Tags 1-22 (000000000042)

VSDC Personalization Assistant (VPA) tool allows you to generate different reports. To generate a report or a data output file, please select one of the following options:

- ☒ Generate a Business Report
- ☐ Generate a Technical Report
- ☐ Generate a Data Preparation Output File
- ☐ Generate a VisaNet Stand-In Settings Report

CSV File Format

Refresh Complete Refresh Report

FIG. 45

The user may view, print or save any of these reports. They may also be forwarded to a third-party data preparation service bureau or to the Visa regional office for review.

The process for submitting these reports to Visa for review will be established by the Visa regional office. Users are required to establish their own procedures for submitting Data Preparation Output files to the Data Preparation Service Provider.

#### 6.7.1 Business Report

This report provides a summary of various business decisions and settings. This report also notes any Best Practice violations. Users of this report may include Product Managers, Portfolio Managers, etc.

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Sample Business Report:

**Business Report for FULLVSDC-ISSUER-CREDITPROFILE01**

For Account Range:	1111222233334444 to 1111222233334444
Profile Identifier:	000000000017

Magnetic Stripe Image - Usage Control	Best Practice Violation	User Selection
Determine where card can be used and the types of transactions the card should support:		Valid for domestic cash transactions Valid for international cash transactions Valid for domestic goods Valid for international goods Valid for domestic services Valid for international services
Will your cards be valid at ATMs?		No
Will your cards be valid at terminals other than ATMs?		Yes
If you want to specify the preferred name for the account, please select the preferred alphabet for the account.		Latin 1 (Western European)

Magnetic Stripe Image - Product Options	Best Practice Violation	User Selection
Application Identifier for the account		A0000000031010
Preferred alphabet for the account		Latin 1 (Western European)
Enter the preferred name for the account		CREDITO DE VISA
Enter the selection priority for the account		01
Cardholder is required to confirm account selected		No
Enter the preferred language for the account		English

FIG. 46

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## 6.7.2 Technical Report

This report provides a summary of various business decisions and settings, supported by technical details such as tag, category, length and values. This report highlights any Best Practice violations. Users of this report may include Member Technical Staff or Visa Regional Support Representatives.

Sample Technical Report:

Technical Report for FULLYSDC-ISSUER-CREDITPROFILE01					
For Account Range:	1111222233334444 to 1111222233334444				
Profile Identifier:	000000000017				
Total Number of Tags:	26				
Data Element	Tag	Category	Length	Best Practice Violation	Value
Application Default Action	9F52	VSDC	02		0000 - No Application Default Action has been set
Application Expiration Date	5F24	VSDC	03		101011
Application Effective Date	5F25	VSDC	03		091011
Application Identifier (AID)	4F	VSDC	07		A0000000031010
Application Interchange Profile (VSDC)	82	VSDC	02		7C00 - Offline Static Data Authentication - Offline Dynamic Data Authentication - Cardholder Verification - Terminal Risk Management - Issuer Authentication

FIG. 47

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Sample Visa Stand-In Report:

4804  
 SA

Visa Stand-In Processing Options for FULLVSDC-ISSUER-CREDITPROFILE01		
For Account Range:	1111222233334444 to 1111222233334444	
Profile Identifier:	000000000017	
<b>Processing Options</b>		
<b>Report</b>		
This issuer (or processor for issuer) is Full (all chip data)		
Are chip cards issued within any of the account ranges processed under this BIN?	Yes	
<b>Stand-In Conditions</b>		
	<b>Route-To-Issuer Default*</b>	<b>Stand-In Authorization Response Default*</b>
Transaction exceeds floor limit	No	Approve
Transaction selected randomly for online processing	No	Approve
Cardholder verification failed	Yes	Decline
Unrecognized cardholder verification method	Yes	Decline
Exceeded total, domestic, or international counters	Yes	Approve
Expired Application	Yes	Decline
Application not yet effective	Yes	Decline
Issuer Authentication failed on last transaction	Yes	Approve
SDA failed	Yes	Decline
Offline Data Authentication not performed	Yes	Decline
SDA failed on last transaction and was declined offline	Yes	Approve

FIG. 48

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